

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Steven W Rickard  
Lori A Rickard  
Debtors

Case No. 13-02336-RNO  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRadginsk  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 45

Date Rcvd: May 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2018.

db/jdb  
cr  
4310805 +Steven W Rickard, Lori A Rickard, 173 Hammocks Landing Drive, Ponte Vedra, FL 32081-0584  
4310804 +AmeriChoice FCU, 2175 Bumble Bee Hollow Road, Mechanicsburg, PA 17055-5563  
4361027 +AmeriChoice FCU, 20 Sporting Green Drive, Mechanicsburg, PA 17050-2392  
4359161 +American Express, P.O. Box 1270, Newark, NJ 07101-1270  
4310806 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America Visa, P.O. Box 15019, Wilmington, DE 19886-5019)  
4310807 Barclays Bank Delaware, US Airways Mastercard, P.O. Box 13337, Philadelphia, PA 19101-3337  
4318488 CHASE BABIES R US, P.O. BOX 530938, ATLANTA, GA 30353-0938  
4310810 Chase Visa, Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298  
4310811 Citibank - Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082  
4331947 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
4368296 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953)  
4310814 Ford Credit, National Bankruptcy Service Center, Dearborn, MI 48121  
4318489 +KEYSTONE COLLECTION GROUP, P.O. BOX 529, IRWIN, PA 15642-0529  
4318490 +LEHIGH VALLEY HOSPITAL, 1200 SOUTH CEDAR CREST BLVD, ALLENTOWN, PA 18103-6248  
4318492 +MATTHEW A. RICKARD, 614 SNYDERTOWN ROAD, HOWARD, PA 16841-4004  
4318493 +MELISSA PEDDIGREE, 1866 COUDERSPORT PIKE, LOCK HAVEN, PA 17745-8376  
4318494 +MICHAEL S. RICKARD, 806 BROOKMEADE COURT, SALISBURY, MD 21804-7921  
4318495 +MIDDLE PAXTON TWP, TANYA POMEROY, 1140 VICTOR LANE, DAUPHIN, PA 17018-9639  
4310818 +PA Central Federal Credit Union, 959 E. Park Drive, Harrisburg, PA 17111-2894  
4316293 +PA Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894  
4318496 +PENN STATE REHAB, 1135 OLD WEST CHOCOLATE AVE., HUMMELSTOWN, PA 17036-9188  
4318497 PENNSYLVANIA DEPARTMENT OF REVENUE, BUREAU OF COMPLIANCE, DEPT 280946, HARRISBURG, PA 17108-0946  
4310820 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52409-8026)  
4337479 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+E-mail/PDF: acg.acg.ebn@americaninfosource.com May 24 2018 18:59:46  
BMW Bank of North America, Inc, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr  
E-mail/Text: cio.bncmail@irs.gov May 24 2018 18:52:45 Internal Revenue Service,  
Office of Division Counsel, 1001 Liberty Avenue, Suite 601C, Pittsburgh, PA 15222  
4310808 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 24 2018 18:59:35 BMW Financial Services,  
Regional Service Center, P.O. Box 3608, Dublin, OH 43016-0306  
4333212 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 24 2018 18:59:34  
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin OH 43016  
4315875 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 24 2018 18:59:34  
BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
4375916 +E-mail/Text: bncmail@w-legal.com May 24 2018 18:53:00 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4310812 +E-mail/Text: bankruptcydesk@colonialsavings.com May 24 2018 18:53:03 CU Members Mortgage,  
2626 West FRWY Building B, Fort Worth, TX 76102-7109  
4310809 E-mail/Text: bankruptcy@arvest.com May 24 2018 18:53:01 Central Mortgage Co.,  
P.O. Box 8025, Little Rock, AR 72203-8025  
4450282 +E-mail/Text: bankruptcy@arvest.com May 24 2018 18:53:01 Central Mortgage Company,  
801 John Barrow Road, Suite 1 Little Rock, AR 72205-6511  
4461440 +E-mail/Text: bankruptcydesk@colonialsavings.com May 24 2018 18:53:03 Colonial Savings F.A.,  
2626 West Freeway, Building B, Fort Worth, TX 76102-7109  
4313141 E-mail/Text: mrdiscen@discover.com May 24 2018 18:52:43 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
4310813 E-mail/Text: mrdiscen@discover.com May 24 2018 18:52:43 Discover Card, P.O. Box 71084,  
Charlotte, NC 28272-1084  
4353461 E-mail/PDF: gecsed@recoverycorp.com May 24 2018 18:59:59 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
4310815 E-mail/Text: bankruptcy@huntington.com May 24 2018 18:52:55 Huntington Bank,  
P.O. Box 182519, Columbus, OH 43218-2519  
4312879 +E-mail/Text: bankruptcy@huntington.com May 24 2018 18:52:56 Huntington National Bank,  
PO BOX 89424, Cleveland, OH 44101-6424  
4310817 +E-mail/Text: bk@lendingclub.com May 24 2018 18:53:05 Lending Club, 71 Stevenson St., #300,  
San Francisco, CA 94105-2985  
4333227 E-mail/Text: bankruptcy@psecu.com May 24 2018 18:53:09 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
4310819 +E-mail/Text: bankruptcy@psecu.com May 24 2018 18:53:09 PSECU, 1 Credit Union Place,  
Harrisburg, PA 17110-2912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4315310 E-mail/PDF: rmscedi@recoverycorp.com May 24 2018 18:59:45  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
cr\* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
4561602\* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
4310816\* Internal Revenue Service, PO BOX 628, Bankruptcy Section, Pittsburgh, PA 15230  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

Craig A. Diehl on behalf of Debtor 2 Lori A Rickard cdiehl@cadiehlaw.com,  
jhanawalt@cadiehlaw.com;r51336@notify.bestcase.com  
Craig A. Diehl on behalf of Debtor 1 Steven W Rickard cdiehl@cadiehlaw.com,  
jhanawalt@cadiehlaw.com;r51336@notify.bestcase.com  
D Brian Simpson on behalf of Creditor Internal Revenue Service  
USAPAM.Bankr-WilkesBarre@usdoj.gov, CaseView.ECF@usdoj.gov  
Darrell Charles Dethlefs on behalf of Creditor Americhoice FCU ddethlefs@aol.com  
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,  
229ecf@glpoc.comcastbiz.net  
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America  
JSchwartz@mesterschwartz.com, JOttinger@mesterschwartz.com  
Jerome B Blank on behalf of Creditor Central Mortgage Company, pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Central Mortgage Company, pamb@fedphe.com,  
sromig@barley.com  
Joshua I Goldman on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Keri P Ebeck on behalf of Creditor The Huntington National Bank kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Tracy Lynn Updike on behalf of Creditor Pennsylvania Central Federal Credit Union  
tupdike@ssbc-law.com, ssollenberger@ssbc-law.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	
<b>STEVEN W. RICKARD and</b>	:	<b>CHAPTER 11</b>
<b>LORI A. RICKARD,</b>	:	
<b>Debtors-in-Possession</b>	:	<b>CASE NO: 1:13-bk-02336RNO</b>
	:	
	:	<b>MOTION FOR DISCHARGE</b>
	:	<b>AND FINAL DECREE</b>
	:	

**ORDER**

UPON CONSIDERATION of the Motion for Discharge and Final Decree, and good reason appearing therefore, it is

**ORDERED, as follows:**

1. Debtors' 1<sup>st</sup> Amended Chapter 11 Plan of Reorganization was confirmed on June 19, 2014.
2. Except as provided in 11 U.S.C §1141(d)(2) and (d)(3), the provisions of the confirmed 1<sup>st</sup> Amended Plan bind the Debtors and any creditor or party-in-interest.
3. Except as otherwise provided in the 1<sup>st</sup> Amended Plan, all property of the bankruptcy estate is vested.
4. Except as otherwise provided in the 1<sup>st</sup> Amended Plan, the property dealt with by the Plan is free and clear of all claims and interests of creditors.
5. Except as provided in 11 U.S.C §1141(d)(2) and (d)(3), or the 1<sup>st</sup> Amended Plan, upon completion of payments provided for under the 1<sup>st</sup> Amended Plan, Debtors are entitled to a discharge from any debt that arose before the date of confirmation and any debt of a kind specified in 11 U.S.C §502(g), (h), or (i), whether or not (a) a proof of claim based on such debt was filed

or deemed filed under 11 U.S.C §502; or (b) the holder of such claim accepted the 1<sup>st</sup> Amended Plan.

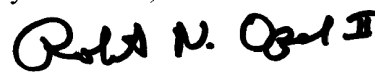
6. Should entry of a Discharge be or has been for any reason deferred, until such time as a Discharge is entered and in any event thereafter, all creditors of, claimants against, and persons asserting interests of any nature in the property of the reorganized debtors are enjoined and stayed from pursuing or attempting to pursue any action, commencing any action or continuing any action, employment of process, or any act against debtors or their property on account of or based upon any right, claim, or interest which any such creditor, claimant, or other person may have had or asserted at the date of filing of Debtors' Voluntary Chapter 11 petition, except with respect to claims, rights, or interest arising out of the 1<sup>st</sup> Amended Plan or other Orders of this Court.

7. Should entry of Discharge be or have been for any reason deferred, this Court shall retain jurisdiction to enter a Discharge Order upon satisfaction of such conditions as might be or have been imposed by the Court.

8. Subject to the foregoing, this Chapter 11 case is closed and Debtors are granted their discharge.

Dated: May 22, 2018

By the Court,

A handwritten signature in black ink, appearing to read "Robert N. Opel II".

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Robert N. Opel, II, Chief Bankruptcy Judge <sup>(BI)</sup>